

**Information to identify the case:**

Debtor 1	<u>Jill N. McGinnis</u>	Social Security number or ITIN	xxx-xx-0140
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-20931-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jill N. McGinnis

7/15/25

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jill N. McGinnis  
Debtor

Case No. 22-20931-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 15, 2025

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2025:**

Recip ID	Recipient Name and Address
db	+ Jill N. McGinnis, 260 Mt. Olive Road, Champion, PA 15622-4055
sp	+ Jennifer M. Casini, Casini & Geibig, LLC, 815 B Memorial Blvd, Connellsville, PA 15425-2665
15481215	+ Excelsa Health, PO Box 640886, Pittsburgh, PA 15264-0886
15481216	+ Excelsa Health Frick, PO Box 645758, Pittsburgh, PA 15264-5255

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 16 2025 03:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 16 2025 03:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jul 16 2025 03:56:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15498018	Email/PDF: resurgentbknofications@resurgent.com	Jul 16 2025 00:11:57	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15481206	+ EDI: CAPITALONE.COM	Jul 16 2025 03:56:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15481203	+ EDI: CAPITALONE.COM	Jul 16 2025 03:56:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15492794	EDI: CAPITALONE.COM	Jul 16 2025 03:56:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15481209	+ EDI: WFNNB.COM	Jul 16 2025 03:56:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15481210	+ EDI: WFNNB.COM	Jul 16 2025 03:56:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15481211	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 16 2025 00:11:46	Cws/cw Nexus, Po Box 9201, Old Bethpage, NY 11804-9001
15481212	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 16 2025 00:12:00	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
15481222	EDI: CITICORP	Jul 16 2025 03:56:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke

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Case Number	Communication Type	Recipient	Date/Time	Description
15481213	Email/Text	operationsclerk@easypayfinance.com	Jul 16 2025 00:03:00	Boulevard, Mason, OH 45040 Easy Pay/Duvera Collections, 3220 Executive Ridge, Vista, CA 92081
15481214	Email/Text	operationsclerk@easypayfinance.com	Jul 16 2025 00:03:00	Easy Pay/Duvera Collections, Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018
15481218	+ Email/Text	SAABankruptcy@fcbanking.com	Jul 16 2025 00:04:00	First Commonwealth Bank, Attn: Legal Department, 601 Philadelphia St, Indiana, PA 15701-3952
15481217	+ Email/Text	SAABankruptcy@fcbanking.com	Jul 16 2025 00:04:00	First Commonwealth Bank, 22 North Sixth St, Indiana, PA 15701-1802
15481220	+ EDI	CAPITALONE.COM	Jul 16 2025 03:56:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15481219	+ EDI	CAPITALONE.COM	Jul 16 2025 03:56:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15494943	Email/PDF	resurgentbknotifications@resurgent.com	Jul 16 2025 00:11:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15488963	Email/PDF	MerrickBKNotifications@Resurgent.com	Jul 16 2025 00:11:53	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15481221	+ EDI	CITICORP	Jul 16 2025 03:56:00	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
15497714	EDI	Q3G.COM	Jul 16 2025 03:56:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15490228	+ Email/Text	bankruptcyteam@rocketmortgage.com	Jul 16 2025 00:04:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15481224	+ EDI	SYNC	Jul 16 2025 03:56:00	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15481223	+ EDI	SYNC	Jul 16 2025 03:56:00	Syncb/Levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
15481225	+ EDI	CAPITALONE.COM	Jul 16 2025 03:56:00	Syncb/walmart, P.O. Box 31293, Salt Lake City, UT 84131-0293
15481226	+ EDI	SYNC	Jul 16 2025 03:56:00	Syncb/walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15481624	^	MEBN	Jul 15 2025 23:55:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15481228	+ EDI	SYNC	Jul 16 2025 03:56:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15481227	+ EDI	SYNC	Jul 16 2025 03:56:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15481229	+ EDI	SYNC	Jul 16 2025 03:56:00	Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007
15481230	+ EDI	SYNC	Jul 16 2025 03:56:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15481232	+ EDI	SYNC	Jul 16 2025 03:56:00	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15481231	+ EDI	SYNC	Jul 16 2025 03:56:00	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005
15481234	+ EDI	SYNC	Jul 16 2025 03:56:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15481233	+ EDI	SYNC	Jul 16 2025 03:56:00	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005

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15481235	+ EDI: SYNC	Jul 16 2025 03:56:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15481236	+ EDI: SYNC	Jul 16 2025 03:56:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15481238	+ EDI: SYNC	Jul 16 2025 03:56:00	Synchrony/Ebates, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15481237	+ EDI: SYNC	Jul 16 2025 03:56:00	Synchrony/Ebates, Po Box 965024, Orlando, FL 32896-5024
15498424	+ Email/Text: bncmail@w-legal.com	Jul 16 2025 00:04:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15481240	+ EDI: WTRRN BANK.COM	Jul 16 2025 03:56:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15481239	+ EDI: WTRRN BANK.COM	Jul 16 2025 03:56:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15481207	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15481208	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15481204	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15481205	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
intp	##+	Patrick McGinnis, 426 Amos Avenue, Portage, MI 49002-0419

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2025 at the address(es) listed below:

Name	Email Address
Brian P. Cavanaugh	on behalf of Interested Party Patrick McGinnis bcavanaugh@tdc-law.com bpcsecretary@greensburglaw.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Jill N. McGinnis

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julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;  
rlager@steidl-steinberg.com;jsmalls@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5